



UNITED STATES DISTRICT COURT FOR THE
SOUTHERN DISTRICT OF WEST VIRGINIA
BECKLEY

UNITED STATES OF AMERICA

v.

CRIMINAL NO. 5:20-00078
18 U.S.C. § 1343

CATHY BYERS

I N F O R M A T I O N
(Wire Fraud)

The United States Attorney charges:

BACKGROUND

At all times relevant to this Information:

1. A local union (hereinafter, the "Victim Union") was headquartered in Charleston, West Virginia. Cathy Byers resided at or near Renick, Greenbrier County, West Virginia.

2. The Victim Union assigned its officers, specifically its president and treasurer, debit cards to make authorized purchase on behalf of the Victim Union. From 2014 to 2018, the debit cards used by the Victim Union were issued by City National Bank. The assigned debit cards did not authorize the Victim Union officers to make personal purchases.

3. City National Bank was a financial institution as defined 18 U.S.C. § 20.

4. From at least November 2014 until February 2018, Defendant CATHY BYERS was the Victim Union's treasurer.

5. The Victim Union assigned defendant CATHY BYERS a City National Bank debit card, ending in number 9219 ("Union debit card") that was valid from on or about November, 17, 2014 through on or about February 25, 2018, official Victim Union use only.

THE SCHEME

6. At some time prior to 2015 and continuing to in or about December 2017, defendant CATHY BYERS knowingly devised and intended to devise a scheme to defraud the Victim Union and to obtain money and property by means of materially false and fraudulent pretenses, representations, and promises.

MANNER AND MEANS OF THE SCHEME

7. It was part of the scheme to defraud that defendant CATHY BYERS used the Victim Union's debit card to purchase items for her own personal use and benefit.

8. It was further a part of the scheme to defraud that defendant CATHY BYERS electronically charged personal expenses to the Victim Union's debit card knowing the personal expenses were not authorized expenditures of union monies.

9. In furtherance of the scheme to defraud, the charges made on defendant CATHY BYERS' Union debit card transmitted money between City National Bank, the State of West Virginia and the State of Texas.

10. In furtherance of the scheme to defraud, defendant CATHY BYERS ensured that all of the Victim Union's bank statements,

overdraft notices and bank correspondence were sent to her personal address in Renick, Greenbrier County, West Virginia, instead of the Victim Union's headquarters in Charleston, West Virginia.

11. Also in furtherance of her scheme to defraud the Victim Union and hide her unauthorized transactions, defendant CATHY BYERS did not provide the Victim Union with documentation of records of these financial transactions, as required by the Victim Union for transactions involving the Union debit card. Because defendant CATHY BYERS hid these unauthorized purchases and payments, the Victim Union subsequently paid the personal expenses of defendant CATHY BYERS.

12. In this manner, from June 2015 to December 2017, defendant CATHY BYERS made numerous unauthorized purchases using the Victim Union's debit card, resulting in a loss to the Victim Union in the amount of approximately \$22,000.

WIRE TRANSMISSION

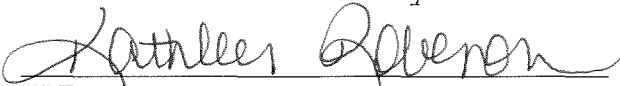
13. On or about August 14, 2016, at or near Renick, Greenbrier County, West Virginia, and within the Southern District of West Virginia and elsewhere, defendant CATHY BYERS, for the purpose of executing the scheme described above, knowingly transmitted and caused to be transmitted by means of wire communication in interstate commerce writings, signs, signals, pictures, and sounds when she charged \$502.99 on the Victim Union debit card to AT&T to pay for her personal telephone bill.

In violation of Title 18, United States Code, Section 1343.

UNITED STATES OF AMERICA

MICHAEL B. STUART
United States Attorney

By:


KATHLEEN E. ROBESON
Assistant United States Attorney